

196B-NY-211980 Sub C

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Continuation of FD-302 of

[Redacted]

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Pursuant to a trial subpoena, U.S. vs. [Redacted]
[Redacted] provided the interviewing Agents with his company's original
file for the IT insurance claim which occurred on March 1, 1989.

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The following information was obtained from observation
and interview:

Name:

[Redacted]

Sex:

Male

Race:

White

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Date of Birth:

Social Security Number:

Address:

[Redacted]

Telephone Number:

Education:

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costs to repair the damage at IT, because, CHUBB insured IT for business interruption, not for damages to the buildings structure or contents. [REDACTED] could not recall if he was told by [REDACTED] what the cause and origin was on the IT loss.

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[REDACTED] contacted [REDACTED] in Maine and instructed him to prepare an estimate for CHUBB concerning the IT loss. [REDACTED] recalled that [REDACTED] told him, after he had inspected the damages at IT, the insured said the conveyer dryer had to be shut down due to the damage. [REDACTED] told [REDACTED] he did not believe IT needed to shut the conveyer dryer down and told [REDACTED] that the dryer could be supported and used by IT while repairs were made.

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[REDACTED] initially stated, [REDACTED] estimated the repairs would take eight weeks, however, [REDACTED] said it was possible that he said six weeks. However, [REDACTED] stated the handwritten notes contained in the file, written by [REDACTED] reflected an eight week estimate. [REDACTED] said it was possible he had a conversation with [REDACTED] regarding the time it would take to repair the damage, however, he could not recall the details. [REDACTED] stated if his company estimated that the repairs would take six weeks, and the insured or GA said it would take eight weeks, he would concur with the GA if it was reasonable. [REDACTED] explained that he would concur with the GA because it is an estimate.

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[REDACTED] explained that [REDACTED] normally would send his handwritten report to JS HELD and [REDACTED] would write the report. The prepared report would be sent to [REDACTED] for his review and sent back to be finalized. Once the report is finalized, within a few days of JS HELD's invoice date the report is mailed to the insurance company.

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[REDACTED] believed [REDACTED] left CHUBB when he was under investigation and currently resided in Florida. [REDACTED] said, since he only had one or two losses with [REDACTED] in foresight, he thought something may have been wrong with this claim.

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[REDACTED] believed he met [REDACTED] on one or two occasions on other insurance claims his company handled. [REDACTED] recalled that [REDACTED] was on losses that involved computers. During the last year [REDACTED] learned that [REDACTED] was [REDACTED] and that he was also known as [REDACTED]

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FEDERAL BUREAU OF INVESTIGATION

Date of transcription

9/23/94

[redacted] J.S. HELD INCORPORATED (JS HELD) located at 277 Willis Avenue, Roslyn, New York (NY), NY 11577, telephone number [redacted] was interviewed at the offices of the United States Attorney, One Pierrepont Plaza, Brooklyn, NY, and was advised of the identity and purpose of the interviewing Agents. [redacted] provided the following information:

[redacted] advised that [redacted] began JS HELD in 1974, as a consulting firm to the insurance industry. [redacted] retired during 1981 or 1982, and [redacted] became [redacted]. JS HELD provides services which include the evaluation of cause and origin, providing construction estimates for repair time, and providing estimates of repair costs. In addition, JS HELD usually works closely with sub-contractors and constructural engineers. JS HELD has approximately ten individuals employed as employees and independent consultants, who are located in the following areas: one located in Maine; one located in New Jersey; two located Middletown, New York; and two located in Pennsylvania. [redacted] advised that losses were typically called in by telephone by an insurance company.

[redacted] recalled a CHUBB INSURANCE COMPANY (CHUBB) loss involving the insured IRVING TANNING (IT) that occurred on March 1, 1989. The loss was reported to JS HELD by [redacted] a General Adjuster (GA) with CHUBB on March 28, 1989. [redacted] believed he might have handled a few losses with [redacted] prior to the IT claim. [redacted] stated, prior to the IT claim, his company mailed a card to [redacted] of CHUBB's home office advising them that JS HELD had a representative [redacted] in the Maine area, therefore, CHUBB was aware that JS HELD could handle the IT claim.

[redacted] stated JS HELD was retained to estimate the time required to repair the damages resulting from the mechanical failure reported by IT on the March 1, 1989, insurance claim. In addition, report those findings in a written report to CHUBB.

[redacted] explained, they were not requested to prepare an estimate of

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by SA [redacted] Date dictated 9/23/94